

card dimensions, such as, for example, the ISO/IEC 7812 standardized card dimensions noted above. Preferably, the sheet is cut such that the transaction card shaped transaction device combination resulting from the cutting process includes the removable transaction device. The resulting transaction device combination may then be delivered to a transaction device user, who may remove ("punch-out") the removable transaction device from the transaction device transporter by, for example, applying minimal physical force along lines (e.g., alignment lines) defining the shape of the transaction device imprinted on the transporter. Once removed, the RF transaction device may be used to complete a RF transaction since the transaction device includes the RF module. Further, the outline of the imprinting may serve to define the shape of the transaction device. The transaction device manufacturer may predetermine the shape of the transaction device and imprint the predetermined shape in the transporter.

[0022] In another embodiment, the transaction device may not be removed from the transporter. Instead, the transaction device combination may be left intact. The combination may be used to complete a RF transaction since the RF module is included in the transaction device (which is included in the transaction device combination). In this way, the transaction device combination may be used in similar manner as a conventional RF transaction device to complete a transaction. That is, a user may position the transaction device combination in proximity to a RFID reader. The RF module may then provide transaction device account information (e.g., account number, user identifier, device identifier) to the reader, which may forward the information to a merchant system or POS for transaction completion.

[0023] Alternatively, the transaction device combination may be equipped with a traditional magnetic stripe, which is ordinarily ISO/IEC 7800 et al., compliant. The magnetic stripe may include user account data which may be provided to a conventional magnetic stripe reader for completing a transaction using traditional magnetic stripe data processing methods. Thus, the user may use the transporter and RF transaction device in similar manner as a traditional credit card or debit card, and the like.

[0024] In another exemplary embodiment, the transaction card body is cut and the transaction device outline is imprinted simultaneously. In this instance, the card manufacturer may utilize a cutting machine configured to imprint an outline of the removable transaction device when the cutting of the transporter is performed. In this way, only one machine action is necessary to cut the transporter body and imprint the removable transaction device outline.

[0025] In yet another exemplary embodiment, the transaction device includes a RF module completely contained within the transaction device outline formed by the imprinting action. The transaction device may be formed or shaped using any desired outline. For example, a suitable outline such as an irregularly shaped key fob outline may be pressed (e.g., imprinted) within the perimeter of each of the plurality of transaction device transporters. The transaction device outline may be pressed or imprinted into the transporter such that the RF module is contained within the transaction device outline. The transaction device may then be "punched out" of ("removed from") the transporter by placing minimal

physical force at the transaction device outline, such that the resulting RF transaction device is shaped in the transaction device outline provided.

[0026] In yet another exemplary embodiment of the invention, the transaction device manufacturer may manufacture a transaction device sheet including the RF module wherein the sheet may be cut in the traditional credit card ISO/IEC 7800 et al., compliant shapes and the transaction device is cut in any shape as desired for a RF transaction device (e.g., teardrop fob shaped). In this way, a transaction device manufacturer may form both transaction cards and irregularly shaped RF transaction devices on the same sheet simply by designating the proper design or shape to be made.

[0027] In still another aspect, the invention includes a means for securing the transaction device to a user's person or to a user's frequently used personal apparatus. For example, in one particular embodiment, the outline of the transaction device may be shaped to include an opening or aperture for securing the transaction device to, for example, a chain, key ring, ring, watch, rope, or the like. The key ring or chain, for example, may be inserted through the opening to secure the payment device to the chain or key ring to guard against the payment device being easily lost or stolen.

[0028] In another exemplary embodiment, the RF module may be removed from the transaction device for use in completing a transaction independently of the transaction device or the transporter. The outline of the module may additionally be pressed inside a transaction device outline as well, although not required. In this instance, an outline of the RF module may be imprinted on the transaction device transporter wherein the module is positioned inside the transporter outline. The RF module outline may be imprinted or pressed into the transporter at sufficient depth to permit the module to be easily removed, in similar manner as discussed with the transaction device. The module may be removed from the transporter using any of the methods described herein.

[0029] Once removed, the RF module may be secured to a mobile device such as a mobile telephone, PDA or the like, for converting the mobile device for use as a RF transaction device. The module may be secured externally to the mobile device housing using an independent portable carrier, an adhesive or other attachment method. The portable carrier may be attachable to the mobile device and may be configured to encase a portion of the RF module and lock the module in place to the mobile device body.

[0030] In yet another exemplary embodiment, the RF module may be placed in physical and logical communication with the internal functional components of the mobile device (e.g., mobile device circuitry). The RF module may include electrical connections for communicating with the mobile device microprocessor. In this way, the mobile device may be used to power the RF module, transfer data between the mobile device microprocessor, mobile account issuer, and RF module account issuer, and provide secondary identification means for the RF transaction authentication process, or to personalize the RF module where necessary. Additionally, the RF module may be configured to transmit information to a mobile device universal bus (USB) connector for transmitting the information to an account issuer or merchant system for transaction processing. The